

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/085,820
Applicant : David KNOX et al.
Filed : February 26, 2002
TC/A.U. : 3693
Examiner : Sara M. Chandler
Docket No. : 640-A01-004
Customer No. : 23334
Confirmation No.: 2390
For : *CREDIT EXTENSION PROCESS USING A PREPAID CARD*

SUBSTITUTE NON-FINAL AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Sir:

The following amendment is being submitted to clarify the response to the Office Action dated May 3, 2007, which was submitted on October 3, 2007. Please enter and consider the following amendment and remarks in lieu of the response submitted on October 3, 2007 for the above-identified application.

Amendment to Specification begins on page 2
Amendment to Claims begins on page 3
Remarks begin on page 10

CERTIFICATE OF TRANSMISSION

In accordance with 37 CFR 1.8, I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 or facsimile transmitted or submitted under electronics filing system to the U.S. Patent and Trademark Office on the date:
November 6, 2007

By: Jon A. Gibbons

Signature: /Jon A. Gibbons/
(Applicant, Assignee, or Representative)